(b) the ceiling limit fixed for purposes of advancing loans to agriculturists through co-operative agricultural banks and the basis for arriving at the ceiling in individual cases ?

THE HON. SRI N. S. S. MANRADIAR : (a) Yes, Sir.

(b) The individual maximum credit limit for the purpose of advancing short and medium-term loans to agriculturists through the co-operative agricultural banks is Rs. 10,000 (rupees ten thousand only). The amount of short-term loan admissible to a member is determined, taking into account the following factors :—

(i) the extent of lands cultivated by the member;

(ii) the nature of crops raised ;

(iii) the cost of cultivation of different crops ; and

(iv) the share capital held by him.

The quantum of medium-term loan is determined with reference to the following factors :—

(1) The purpose of the loan ;

(2) The extent and value of the holdings of the member and

(3) His repaying capacity.

SRI S. K. SAMBANDHAN : Sir, why should there be a minimum and a maximum fixed for a ryot ? He owns twenty acres of land. He wants Rs. 5,000 on short-term loan basis. Why should there be restrictions ?

THE HON. SRI N. S. S. MANRADIAR : All the loans are issued for agricultural purposes. That is why we are limiting the amount to Rs. 10,000.

SRI S. K. SAMBANDHAN : If the agriculturist wants more funds from the co-operative banks, why should there be this maximum fixed ?

THE HON. SRI N. S. S. MANRADIAR : That much only we can give because of the present financial position.

Retirement age of Sub-Judges and District Magistrates

* 244 Q.—SRI M. RAJAH IYER (on behalf of Dr. T. V. Sivanandam) : Will the Hon. the Minister for Co-operation be pleased to state—

(a) whether any representation has been received from the Sub-Judges and District Magistrates to raise the age of retirement ; and

(b) if so, the action taken thereon ?

THE HON. SRI N. S. S. MANRADIAR : (a) No.
(b) Does not arise.